

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-31382-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Franchot Persaud  
86 Howard St  
Irvington, NJ 07111

Social Security No.:  
xxx-xx-4522

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 10/28/18 and a confirmation hearing on such Plan has been scheduled for 4/11/19.

The debtor filed a Modified Plan on 4/2/19 and a confirmation hearing on the Modified Plan is scheduled for 5/9/19. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: April 3, 2019  
JAN: lc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Franchot Persaud  
 Debtor

Case No. 18-31382-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db  
 517838904 +Franchot Persaud, 86 Howard St, Irvington, NJ 07111-3417  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
 517926444 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517838906 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 517838907 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
 517838908 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517838909 +Debt Recovery Solution, 900 Merchants Concourse, Westbury, NY 11590-5142  
 517838911 +Kristina Murtha Esq, Kivitz McKeever Lee PC, 701 Market St-Ste 5000,  
 Philadelphia, PA 19106-1541  
 517838914 +NJ Housing & Mortgage Finance Agency, Attn: James Robinson-Legal Dept, 637 S Clinton Ave,  
 Trenton, NJ 08611-1811  
 517838912 National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442  
 517838913 +New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037  
 517952599 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,  
 Ewing, NJ 08618-1430  
 517839976 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517838916 +Progressive Credit Union, Attn: Platzter, Swergold et al, 475 Park Avenue South,  
 18th Floor, New York, NY 10016-6901  
 517838917 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
 517838919 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Divison o fTaxation,  
 PO Box 245, Trenton, NJ 08695-0245)  
 517838920 #+Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2019 23:41:16 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 03 2019 23:41:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 03 2019 23:46:09 Orion,  
 c/o PRA Receivables Management LLC, POB 41021, Norfolk, VA 23541-1021  
 517838905 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 03 2019 23:45:26  
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 517903969 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 03 2019 23:46:08  
 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 517838910 E-mail/Text: cio.bncmail@irs.gov Apr 03 2019 23:40:34 Internal Revenue Service,  
 PO Box 21126, Philadelphia, PA 19114  
 517838915 +E-mail/Text: solorzanon@pims-inc.com Apr 03 2019 23:41:34 Princeton Pathology Services,  
 PMB 300, Town Center Plaza, 319 Route 130 N Suite 4, Hightstown, NJ 08520-2735  
 517838918 +E-mail/Text: bankruptcy@savit.com Apr 03 2019 23:42:03 Sa-Vit Enterprises, 46 W Ferris St,  
 East Brunswick, NJ 08816-2159  
 517838921 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 03 2019 23:39:59  
 Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 186

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Total Noticed: 26

Date Rcvd: Apr 03, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

Clifford A. Katz on behalf of Creditor Progressive Credit Union ckatz@platzerlaw.com  
David Jerome Witherspoon on behalf of Debtor Franchot Persaud daveslaw321@gmail.com,  
prissycatina@yahoo.com  
Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor New Jersey Housing And Mortgage Finance Agency  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6